

**Information to identify the case:**

Debtor 1	Edward John Norberto	Social Security number or ITIN xxx-xx-4407
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-32753-CMG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Edward John Norberto

6/21/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Edward John Norberto  
Debtor

Case No. 17-32753-CMG  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 63

Date Rcvd: Jun 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2019.

db +Edward John Norberto, 34 Walter Drive, Jackson, NJ 08527-3418  
518185076 +Aarons Inc., 120 3rd Ave., Ste. 31, Neptune, NJ 07753-8214  
517188303 Allianceone Receivables, Management, Inc, PO Box 11641, Tacoma, WA 98411-6641  
517169872 +Apex Car & Truck Rental Co., 1188 Route 88, Lakewood, NJ 08701-4514  
517188306 Brookhaven Gastroenterology, Assoc, 260 Patchogue Yaphank Road, Patchogue, NY 11772-4886  
517188307 Brookhaven Hospital, PO Box 557, Lindenhurst, NY 11757-0557  
517169873 +Bureau of Account Management, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875  
517188308 Center for Vein Restoration, LLC, PO Box 14505, Cincinnati, OH 45250-0505  
517188309 Central Jersey Adjuster Corp, PO Box 189, Fanwood, NJ 07023-0189  
517188310 +Central New Jersey Hand Surgery, 2 Industrial Way West, Eatontown, NJ 07724-2266  
517169874 +Credit Service of Oregon, Po Box 1208, Roseburg, OR 97470-0306  
517188313 Diversified Adjustment Service, Inc, PO Box 32145, Minneapolis, MN 55432-0145  
517188315 EOS CCA, PO Box 981025, Boston, MA 02298-1025  
517188316 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030  
(address filed with court: Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725-5710)  
517169877 Ford Motor Credit Company, National Bankruptcy Business Center, P. O. Box 62180, Livonia, MI 48159-7901  
517188317 Garden State Medical Center, PO Box 397, Manchester Township, NJ 08759-0397  
517188318 Geico, One Geico Plaza, Bethesda, MD 20810-0001  
517266525 +JOHN T MATHER MEMORIAL HOSPITAL, c/o C. TECH COLLECTIONS, INC., 5505 NESCONSET HWY- STE 200, MT. SINAI, NY 11766-2026  
517188321 +Kimball Emergency Med Assoc, PO Box 6192, Parsippany, NJ 07054-7192  
517169879 +Knuckles, Komosinski & Elliott, LLP, 565 Taxter Road, Elmsford, NY 10523-2300  
517188323 +Long Island Anesthesia Physicians, LLP, 33 Route 25A, Suite 225, Rocky Point, NY 11778-8556  
517188324 Manhatten Spine & Pain Medicine PC, 540 Bordentown Avenue, 2nd Floor, South Amboy, NJ 08879-1546  
517169880 +NCB, Attn: Bankruptcy, One Allied Dr, Trevose, PA 19053-6945  
517313493 +NYS DMV- Counsels Office, 6 Empire State Plaza, Rm. 522A, Albany, NY 12228-0001  
517188327 +O-Seaview Orthopaedic, 1200 Eagle Avenue, Ocean, NJ 07712-7631  
517188329 Patchogue Family Medical Care, PC, 130 Meford Avenue, Patchogue, NY 11772-1206  
517188331 Point Pleasant-Brick Radiology, P. O. Box 3131, Point Pleasant, NJ 08742-6131  
517188332 +Professional Claims Bureau, P.O. Box 9060, Hicksville, NY 11802-9060  
517188338 RTR Financial Services, Inc, PO Box 2128, Hempstead, NY 11551-2128  
517188333 Radiology Advantage New Jersey, PO Box 371863, Pittsburgh, PA 15250-7863  
517188335 +Robert Pastine, c/o Toder & Ellis, PA, 802 Main Street, Suite 2A, Toms River, NJ 08753-6547  
517188337 +Rotolo Howard & Leitner Urological Assoc, 2401 Highway 35, Manasquan, NJ 08736-1193  
517188339 Seasonal World, Inc, 532 Monmouth Road, Cream Ridge, NJ 08514  
517188340 St. Charles Hospital, PO Box 95000-6570, Philadelphia, PA 19195-6570  
517169882 +State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245  
517169883 +State of New Jersey, 25 Market Street, Trenton, NJ 08611-2148  
517188341 +State of New Jersey, Motor Vehicle Comission, 225 East State Street, Trenton, NJ 08666-0001  
517188342 +Suffolk County First District Court, 400 Carleton Avenue, Central Islip, NY 11722-4504  
517188343 Traffic Violations Division Plea Unit, PO Box 2950-ESP, Albany, NY 12220-0950  
517188344 Violations Processing Center, PO Box 15186, Albany, NY 12212-5186  
517188345 Virtual Radiologic Corp, PO Box 371863, Pittsburgh, PA 15250-7863

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 22 2019 00:33:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 22 2019 00:33:00 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
517169871 +EDI: AFNIRECOVERY.COM Jun 22 2019 04:03:00 Afni, Attn: Bankruptcy, Po Box 3097, Bloomington, IL 61702-3097  
517188305 EDI: HFC.COM Jun 22 2019 04:03:00 Bankcard Services, PO Box 19360, Anaheim, CA 92850-7017  
517188304 E-mail/Text: bankruptcy@cavps.com Jun 22 2019 00:33:30 Cavalry Portfolio, Services, LLC, PO Box 27288, Tempe, AZ 85285-7288  
517367163 +E-mail/Text: bkteam@selenefinance.com Jun 22 2019 00:32:21 Christiana Trust, A Division of Wilmington Savings, c/o Selene Finance LP, 9990 Richmond Ave Ste 400 South, Houston, TX 77042-4546  
517188312 EDI: ESSL.COM Jun 22 2019 04:03:00 Dish Network, Dept 0063, Palatine, IL 60055-0063  
517169875 +EDI: DCI.COM Jun 22 2019 04:03:00 Diversified Consultants, Inc., Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268  
517188314 E-mail/Text: bknotice@ercbpo.com Jun 22 2019 00:33:11 Enhanced Recovery Company, LLC, PO Box 23870, Jacksonville, FL 32241-3870  
517169876 +E-mail/Text: kmorgan@morganlaw.com Jun 22 2019 00:33:54 Ford Motor Credit, c/o Morgan Bornstein Morgan, 1236 Brace Road K, Cherry Hill, NJ 08034-3229

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 63

Date Rcvd: Jun 21, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517169878 EDI: IRS.COM Jun 22 2019 04:03:00 Internal Service Revenue, PO Box 7346,  
Philadelphia, PA 19101-7346  
517188319 EDI: JEFFERSONCAP.COM Jun 22 2019 04:03:00 Jefferson Capital Systems, LLC, PO Box 953185,  
Saint Louis, MO 63195-3185  
517188320 E-mail/Text: bkomorowski@northwell.edu Jun 22 2019 00:32:25  
John T. Mather Memorial Hospital, PO Box 5784, Hicksville, NY 11802-5784  
517188322 E-mail/Text: ebn@rwjbh.org Jun 22 2019 00:33:37 Kimball Medical Center, PO Box 903,  
Oceanport, NJ 07757-0903  
517382988 EDI: RESURGENT.COM Jun 22 2019 04:03:00 LVNV Funding, LLC its successors and assigns as,  
assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
517188325 E-mail/Text: Meridianbankruptcy@hackensackmeridian.org Jun 22 2019 00:33:48  
Meridian Health Pt Pymt, PO Box 417140, Boston, MA 02241-7140  
517188326 E-mail/Text: ebn@rwjbh.org Jun 22 2019 00:33:37 Monmouth Medical Center,  
Payment Processing Center, PO Box 29965, New York, NY 10087-9965  
517188328 +E-mail/Text: bcwrtoff@cablevision.com Jun 22 2019 00:33:59 Optimum, 1111 Stewart Avenue,  
Bethpage, NY 11714-3533  
517188334 EDI: RMCB.COM Jun 22 2019 04:03:00 RMCB, PO Box 1235, Elmsford, NY 10523-0935  
517188336 E-mail/Text: rwjebn@rwjbh.org Jun 22 2019 00:34:01 Robert Wood Johnson Hospital,  
PO Box 15448, Newark, NJ 07192-5448  
517169881 E-mail/Text: bkteam@selenefinance.com Jun 22 2019 00:32:21 Selene Finance, 9990 Richmond,  
Suite 400 South, Houston, TX 77042-4546  
517188346 EDI: WACHOVIA.COM Jun 22 2019 04:03:00 Wachovia Bank, FL0500 R1 Payments, PO Box 45038,  
Jacksonville, FL 32232-5038

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

lm\* SELENE FINANCE, 9990 Richmond Suite 400 South, Houston, TX 77042-4546  
517188311 ##Consumer Cellular, 7204 SW Durham Road, Portland, OR 97224-7574  
517188330 ##Pioneer Credit Recovery, Inc., PO Box 3116, Lake City, FL 32056-3116

TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on June 21, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com/frost@remote7solutions.com  
Christopher Keith Baxter on behalf of Creditor CHRISTIANA TRUST, A DIVISION OF WILMINGTON  
SAVINGS FUND SOCIETY, FSB, AS TRUSTEE FOR NORMANDY MORTGAGE LOAN TRUST, SERIES2013-19  
BKECF@mlg-defaultlaw.com  
Rebecca Ann Solarz on behalf of Creditor MTGLQ Investors, LP rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Debtor Edward John Norberto bkwliver@aol.com,  
R59915@notify.bestcase.com

TOTAL: 6